
State: Arkansas **Filing Company:** American Continental Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
Project Name/Number: rebranding for aetna/

Filing at a Glance

Company: American Continental Insurance Company
Product Name: Medicare Supplement
State: Arkansas
TOI: MS05I Individual Medicare Supplement - Standard Plans
Sub-TOI: MS05I.015 Multi-Plan
Filing Type: Advertisement
Date Submitted: 09/13/2012
SERFF Tr Num: AETN-128675923
SERFF Status: Closed-Filed-Closed
State Tr Num:
State Status: Filed-Closed
Co Tr Num: REBRANDING BROCHURE

Implementation: On Approval
Date Requested:
Author(s): Mary Ann Pyle, Lori Rodman
Reviewer(s): Stephanie Fowler (primary)
Disposition Date: 09/20/2012
Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

State: Arkansas **Filing Company:** American Continental Insurance Company
TOI/Sub-TOI: MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan
Product Name: Medicare Supplement
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General Information

Project Name: rebranding for aetna Status of Filing in Domicile: Not Filed
Project Number: Date Approved in Domicile:
Requested Filing Mode: File & Use Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 09/20/2012
State Status Changed: 09/20/2012
Deemer Date: Created By: Lori Rodman
Submitted By: Lori Rodman Corresponding Filing Tracking Number:

Filing Description:

On October 1, 2011 American Continental Insurance Company was acquired by Aetna. As a result of this acquisition the enclosed brochure was revised to remove the Genworth Financial Logo and branding and replace it with the Aetna logo. This revision required the form number on the brochure to be revised. No other changes were made to the brochure other than the removing and replacing of the logo.

This brochure was previously submitted and approved by the Department via SERFF filing # GEFA-126551597. If you have any questions regarding this submission please contact Lori Rodman at 615 884-6162 or email at RodmanL@aetna.com

Company and Contact

Filing Contact Information

Lori Rodman, Compliance Consultant RodmanL@Aetna.com
101 Continental Place 615-373-0272 [Phone]
Brentwood, TN 37027

Filing Company Information

American Continental Insurance Company CoCode: 12321 State of Domicile: Tennessee
101 Continental Place Group Code: 1 Company Type:
Brentwood, TN 37027 Group Name: State ID Number:
(615) 370-9044 ext. [Phone] FEIN Number: 20-2901054

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
American Continental Insurance Company	\$0.00	09/13/2012	
American Continental Insurance Company	\$50.00	09/18/2012	62802605

SERFF Tracking #:	AETN-128675923	State Tracking #:		Company Tracking #:	REBRANDING BROCHURE
State:	Arkansas	Filing Company:	American Continental Insurance Company		
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
Product Name:	Medicare Supplement				
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/20/2012	09/20/2012

SERFF Tracking #:	AETN-128675923	State Tracking #:		Company Tracking #:	REBRANDING BROCHURE
State:	Arkansas	Filing Company:	American Continental Insurance Company		
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Disposition

Disposition Date: 09/20/2012

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Form	brochure	Filed-Closed	Yes

State:	Arkansas	Filing Company:	American Continental Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
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Form Schedule

Lead Form Number:							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1	Filed-Closed 09/20/2012	ACIMS01125A R	ADV	brochure	Initial:		ACIMS01125AR BROCHURE MEDSUP AR 2012.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

aetnaSM

Underwritten by
**American Continental
Insurance Company**
An Aetna Company

Helping provide
financial security

Medicare Supplement Insurance

Plans A, B, F, High Deductible F, G, N

Arkansas

ACIMS01125AR

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Our commitment

With insurance companies offering the same standardized Medicare Supplement insurance plans, we know that your choice comes down to the price that fits your budget, the company's service, reputation, reliability, and experience.

American Continental Insurance Company, headquartered in the Nashville, Tennessee area, has an unwavering commitment to providing the best personal service possible, quick claims payment, quality products with solid financial backing, and helpful, friendly associates with extensive knowledge and experience. Policyholders rely on our company to be there when they need us. We take those obligations very seriously and everything we do is focused on fulfilling our commitments in a timely, hassle-free manner – so you have the best experience possible.

The value of peace of mind

A Medicare Supplement insurance policy helps you manage and budget your health care expenses.

Filling in the gaps

Medicare provides beneficial coverage for health related expenses, but it does not cover all health care expenses. There are a number of gaps in Medicare coverage that you either pay for out-of-pocket or with private insurance. A Medicare Supplement insurance policy is a health insurance policy (also called Medigap) sold by a private insurance company to help fill in those gaps.

Know your options

Although private insurance companies provide Medicare Supplement coverage, Medicare Supplement insurance plans are strictly regulated by both federal and state government. Make an informed decision about what is right for you. Before you purchase a plan, make sure you understand what your Medicare coverage includes. Then choose a Medicare Supplement plan that best fits your needs.

Take care of yourself

A Medicare Supplement insurance policy helps you manage and budget your health care expenses with predictability and stability. Unexpected medical expenses can put your savings at risk. A Medicare Supplement insurance policy offers financial security and peace of mind – helps you pay the out-of-pocket costs for Medicare-approved services and works hand-in-hand with Medicare to provide more insurance coverage.

Feel good about your choices

A Medicare Supplement insurance policy has no restrictive networks, you can visit the physicians of your choice, and you have freedom when choosing a health care provider, including specialists and specialty hospitals. With automatic claims filing by most providers, you have less things to worry about.

Financially strong, fundamentally sound

When you choose to own an American Continental Insurance Company Medicare Supplement insurance policy, you get the first class customer service, financial stability, and security that come from being a member of the Aetna family of companies.

Choose from these plans

American Continental Insurance Company offers Medicare Supplement Plans A, B, F, High Deductible F, G, and N with varying amounts of coverage – Plan A providing basic benefits and Plan F offering

more comprehensive coverage. Premiums also vary according to the amount of coverage provided by a specific plan. Here are the benefits that are included with each plan.

Benefits	Plan A	Plan B	Plan F*	Plan G	Plan N
Basic benefits (including hospice care)	✓	✓	✓	✓	✓
Part B coinsurance	✓	✓	✓	✓	✓**
Part A deductible		✓	✓	✓	✓
Skilled nursing facility coinsurance			✓	✓	✓
Foreign travel emergency			✓	✓	✓
Part B excess charges			✓	✓	
Part B deductible			✓		

* High deductible Plan F also available. Same benefits as Plan F after \$2,000 calendar year deductible is paid.

** Plan N requires \$20 copayment for office visits; \$50 copayment for emergency room visits. Copayments do not count toward the annual Part B deductible.

Covering your needs

Use this checklist as a starting point to help determine what you want your Medicare Supplement insurance policy to cover.

- ☐ Basic benefits (including hospice care)
- ☐ Medicare Part A deductible
- ☐ Medicare Part B deductible
- ☐ Medicare Part B coinsurance
- ☐ Medicare Part B excess charges
- ☐ Skilled nursing facility coinsurance
- ☐ Foreign travel emergency

What's great about the plans

All of the following are features of all of the Medicare Supplement plans offered by American Continental Insurance Company.

- **30 days free look**

Return any policy for any reason within 30 days after receipt for a full refund of all premiums paid.

- **12-month rate guarantee**

No rate increase for the first 12 months, as long as the premiums are paid on time.

- **Guaranteed renewable**

No worries of reduced benefits or cancelled coverage for the life of the policy, as long as the premiums are paid on time.

- **Freedom to choose your doctors**

You control and choose the physicians who you trust for your care.

- **Go direct to your doctors**

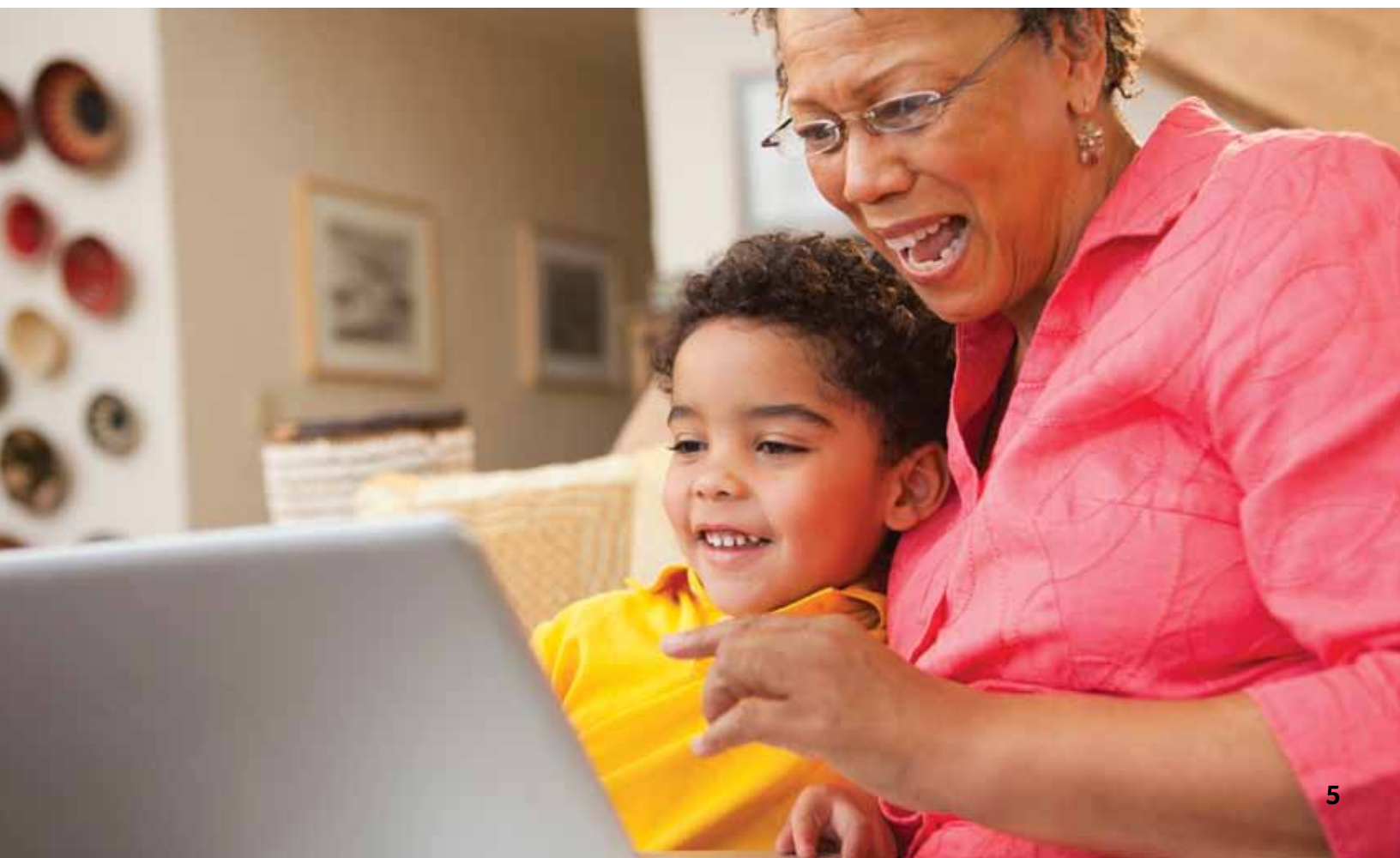
You can go directly to the physicians and specialists you choose without pre-certifications and pre-approvals.

- **Benefits stay the same**

You always know what your benefits are with this standardized plan...no surprises or re-evaluations year-after-year.

- **Portable coverage**

You are not restricted to use a network of health care providers. If you move, your coverage goes with you.



Common terms and definitions

- **Benefit period**

Starts the day you go to a hospital or skilled nursing facility; and ends when you have not received hospital or skilled nursing facility care for 60 consecutive days.

- **Coinsurance**

A percentage of Medicare - approved expenses not paid by Medicare.

- **Copayment**

A fixed fee amount that subscribers to a medical plan must pay when using specific services covered by an insurance plan.

- **Deductible**

Amount that one must pay for Medicare-approved expenses before Medicare begins to pay.

- **Eligible expenses**

Costs that are deemed medically necessary by Medicare and covered expenses under your plan.

- **Emergency care**

Immediate medical care needed because of an injury or an illness of sudden and unexpected onset.

- **Excess charges**

The difference between what a health care provider is permitted to charge and the Medicare-approved amount.

- **Hospice care**

A program of care and support for someone who is terminally ill; helps them live out the time they have remaining to the fullest extent possible.

- **Medicare-approved amount**

In original Medicare, the amount that a physician who accepts assignment can be paid, including what Medicare pays and any other deductibles, coinsurance, or copayments.

- **Premium**

The periodic payment to Medicare, an insurance company, or a health care plan for coverage.



About Aetna

Aetna is one of the nation's leading diversified health care benefits companies, serving approximately 36.5 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities and health care management services for Medicaid plans. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, governmental units, government-sponsored plans, labor groups and expatriates. For more information, see www.aetna.com.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of subsidiary companies, including American Continental Insurance Company and its affiliates.

This is a brochure for individual Medicare Supplement insurance policy forms ACIMSP10A AR, ACIMSP10B AR, ACIMSP10F AR, ACIMSP10G AR, ACIMSP10HF AR, ACIMSP10N AR, and is not a contract of insurance. For complete details of all benefits, please read your Outline of Coverage carefully and refer to the "Guide to Health Insurance for People with Medicare". American Continental Insurance Company is not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

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www.cont-life.com
www.aetna.com

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